

Where Cash Hides Survey

Saudi Arabia - Second Edition

January 2025

More KSA consumers are using digital payments.



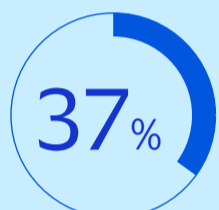
Yet, **22%** of transactions are still in cash.



Top Cash-Heavy Categories

(by % of surveyed consumers using cash)

Peer-to-Peer



Tips



Money exchanges between friends and family



Property rent

Everyday Spends



40%
Offline taxi



36%
Farmers markets



21%
Restaurants

Other Cash-Heavy Categories

(by % of surveyed consumers using cash)



Why Some Consumers Still Use Cash

(by % of surveyed consumers using cash)

Peer-to-Peer



23%
Convenience



23%
Speed

Everyday Spends



25%
Easier budget management



23%
Acceptance